

Planters National Bank,
SAVINGS DEPARTMENT,
Richmond, Va.

Capital, - - - - -	\$300,000.00
Surplus and Profits, - - - - -	\$900,000.00

ATLAS ASSURANCE COMPANY (LIMITED), OF LONDON, ENGLAND.
ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905, OF THE CON-
DITON AND AFFAIRS OF THE ATLAS ASSURANCE COMPANY (LIMITED),
OF LONDON, GENERAL MANAGERS, IN THE UNITED STATES OF AMERICA,
GREAT BRITAIN, HAD TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COM-
WEALTH OF VIRGINIA, IN ASSURANCE TO THE LAWS OF VIRGINIA.
United States Manager: FRANK LOCK.
Principal office in United States—4 WALL STREET, NEW YORK.
General Agent in Virginia: S. H. HUME, resident at RICHMOND, VA.
The company is incorporated, 50% common stock, in the United States, 1886.

CAPITAL.	
Amount of capital stock subscribed	\$11,000,000 00
Amount of capital stock paid up in cash	1,320,000 00
ASSETS.	
Amount of cash on hand and in banks	\$1,320,000 00
Amount of cash on hand and in banks	1,320,000 00

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.		Par Value.	Market Value.
BONDS.			
State of Georgia—State of Georgia registered bonds	\$10,000 00	\$10,000 00	
State of New York—New York City gold bonds	160,000 00	160,000 00	
State of New York—State of New York canal bonds	80,000 00	80,750 00	
State of Ohio—District of Columbia registered funding bonds	100,000 00	119,000 00	
State of Oregon—Portland, Oregon, water bonds	60,000 00	68,250 00	
State of Virginia—Virginia Century bonds	50,000 00	50,800 00	
Territory of New Mexico—New Mexico general refunding	5,000 00	5,250 00	
Territory of New Mexico—Provisional refunding	3,000 00	3,420 00	
Territory of New Mexico—Provisional refunding—new	1,000 00	1,070 00	
City of Louisville gold bonds	50,000 00	50,750 00	
City of St. Louis—Louisiana bonds	15,000 00	15,000 00	
Massachusetts gold bonds—State highway loan, Boston and Maine R. R. gold bonds	10,000 00	11,275 00	
Chicago Milwaukee and St. Paul Ry. Co. general gold mortgage bonds	25,000 00	27,125 00	
Chicago Milwaukee and St. Paul Ry. Co. Pacific and Western Division first mortgage gold bonds	150,000 00	144,375 00	
Chicago and North Western Ry. general gold bonds	100,000 00	114,250 00	
Chicago and North Western Ry. general gold bonds	160,000 00	148,125 00	
Chicago, Rock Island and Pacific Ry. Co. general mortgage bonds	22,000 00	23,800 00	
Illinois Central R. R. leased line gold bonds	3,000 00	3,815 00	
Illinois Central R. R. Louisville Division first terminal first mortgage gold bonds	36,000 00	37,425 00	
Illinois Central R. R. St. Louis Division and terminal first mortgage gold bonds	36,000 00	37,500 00	
Illinois Central R. R. (Western Line) first mortgage gold bonds	22,000 00	23,550 00	
Louisville and Nashville R. R. first mortgage gold bonds	25,000 00	25,425 00	
New York Central and Hudson River R. R. general gold mortgage bonds	70,000 00	69,125 00	
New York and Putnam R. R. first consolidated gold bonds	25,000 00	25,875 00	
Pennsylvania R. R. equipment gold bonds	20,000 00	20,000 00	
STOCKS.			
Beech Creek R. R. guaranteed stock	15,000 00	16,012 50	
Consolidated Gas Co. of New York City	34,000 00	61,200 00	
Morris and Essex R. R. guaranteed stock	37,600 00	71,825 00	
Rome, Watertown and Ogdensburg R. R. guaranteed stock	40,000 00	54,800 00	
Underwriters' Salvage Co.	1,000 00	1,000 00	
United R. R. of New Jersey Canal and Coast Co.	2,000 00	34,000 00	

Total par and market value (carried out of the market value of the company's principal office)	\$1,387,500 00	\$1,674,296 00	\$3,624,296 00
Cash in the company's principal office			1,083 24
Cash belonging to the company but not in the company's principal office			1,083 24
Grass premiums (as written in the policies) Income of collection, not more than three months due			13,783 62
Amount of cash belonging to the company but not in the company's principal office, due from other companies for reinsurance on losses already paid, \$12,214; sundry debtors, \$68,42			55,678 05
			14,229 50
The gross amount of all the assets of the company, stated at their actual value			\$1,997,777 00
Amount must be deducted for amount of bad and doubtful debts and securities, viz.: National Bank of Illinois			421 25
Aggregate amount of all assets of the company, stated at their actual value			\$1,997,355 75

LIABILITIES.		
Gross claims for adjusted and unpaid losses due and to become due	\$11,510.91	
Gross losses in process of adjustment, or in suspense, including all reported and unpaid losses	63,581.53	
Losses retained, including interest, costs and other expense thereon	4,575.00	
Total gross amount of claims for losses	\$80,267.39	
Deduct reinsurance thereon	6,367.00	
Net amount of unpaid losses	\$73,900.39	\$ 73,917.71
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, premiums on perpetual fire risks, \$1,090,601.02; unearned premiums (50 per cent.)	\$530,900.51	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$12,704.44; unearned premiums (70 per cent.)	615,414.55	
Total unearned premiums as computed above	1,045,735.99	
Commissions and other charges due and to become due to agents and brokers, on premiums paid and in course of collection	\$47,215.19	
Reinsurance	14,715.19	68,490.44
Total amount of all liabilities except capital stock and net surplus	\$1,182,046.93	

Aggregate amount of all liabilities, including paid-up capital stock, and net surplus	\$1,097,146 83
RECEIPTS DURING THE YEAR.	
Gross amount of bills unpaid at close of last year	\$ 300,781 51
Deduct amount of same not collected	none
Net collected	\$ 300,781 51
Gross premiums on risks written and renewed during the year	\$ 1,347,028 81
Net	1,242,212 11
Total	\$1,543,000 62
Deduct gross premiums and bills in receipt of collection at this date	\$2,063,085 74
Entire premiums collected during the year	907,400 74
Deduct reinsurance, robot, abatement and return premiums	none
Net cash actually received for premiums	\$1,445,598 00
Net cash actually received on stocks and bonds, collateral loans, and from all other sources	\$ 50,453 24

DISBURSEMENTS DURING THE YEAR.		Fire.
Gross amount actually paid for losses (including \$103,341.63 losses occurring in previous years)		\$705,877.22
Debit to all amounts actually received for salvage (whether on losses of the last or of previous years), \$7,018.57, and all amounts actually received for reinsurance in other companies, \$7,676.00		44,486.47
Total deduction		
Net amount paid during the year for losses		\$661,390.75
Paid for commission or brokerage		\$30,698.70
Paid for salaries, fees, or other charges of officers, clerks, agents and all other employees		116,241.22
Paid for taxes, etc.		114,222.00
All other payments and expenditures		\$75,985.68
Remitted to home office		
Aggregate amount of actual disbursements during the year, in cash		\$1,277,534.75

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.		Fire.
Risks written	\$1,379,371 00
Premiums received (gross)	21,423 25
Losses paid	6,473 58
Losses incurred	8,275 25
		Mar. 31, 1891

State of New York, city of New York—ss:
Sworn to, January 27, 1906, before
GEO. H. COREY, Commissioner.

CHAPIN & HUME, Agents.

13 North Eleventh Street.

Chartered 1832

The Virginia Fire & Marine INSURANCE COMPANY,

ASSETS JANUARY 1, 1906,		\$1,134,647.11
WM. H. PALMER.....	President	W. H. McCARTHY.....
E. B. ADDISON....	Vice-President	OSCAR D. PITTS.....
		Secretary
		Treasurer

INSURES AGAINST FIRE AND LIGHTNING

The hind legs were broken, and the animal was carried by the sliding log for several hundred yards, the protruding broken bones plowing up the broken sod along the bloody course. The horse was shot.

Indian Debt Paying.
The Indians are honest, but their rent-money is not always enough to pay their debts; so the debts continue. Mr. Miller declares that they now owe him \$22,000.

day. He owed another man \$200. He was receiving from the agent \$200. He confiscated your neighbors' chickens? Ani-No, cab; I fricazee 'em.